In the Claims

1. (Previously Presented) A data mining system comprising:

one or more subscriber servers for collecting information identifying a user and providing a first data set of user information,

one or more demographic databases having third party information relating to targeted market segments and providing a second data set of said third party information relating to targeted market segments; and

a processor in operative communication with the one or more subscriber servers and the one or more demographic databases and receiving said first data set from the one or more subscriber servers and said second data set from the one or more demographic databases,

said processor including a rule processor receiving said first data set and said second data set and applying said first and second data sets to one or more rules to determine a score predicting behavior relating to said collected information identifying said user.

2. (Previously Presented) A data mining system according to claim 1 wherein the processor receives the first data set of user information from one of the subscriber servers and generates a unique key corresponding to the collected information identifying a user.

3. (Previously Presented) A data mining system according to claim 2 wherein the one or more subscriber servers communicate to the processor said first data set of user information about the user based on information identifying the user.

4. (Cancelled)

5. (Previously Presented) A data mining system according to claim 1 wherein the processor communicates the score to the one or more subscriber servers.

6. (Previously Presented) A data mining system according to claim 5 wherein the one or more subscriber servers use the score communicated by the processor to selectively market products and services to the user.

7. (Previously Presented) A data mining system according to claim 5 wherein the one or more subscriber servers use the score communicated by the processor to selectively offer discounts to the user.

8. (Original) A data mining system according to claim 2 wherein the unique key corresponds to values indexed by the one or more demographic databases.

9. (Original) A data mining system according to claim 8 wherein the unique key comprises an e-mail address.

10. (Original) A data mining system according to claim 8 wherein the unique key comprises a postal address.

11. (Original) A data mining system according to claim 8 wherein the unique key comprises a Social Security Number.

12. (Original) A data mining system according to claim 8 wherein the unique key comprises a TCP/IP address.

13. (Previously Presented) A data mining system according to claim 1 wherein:
    the one or more subscriber servers are coupled to an Internet;
    the one or more demographic databases are coupled to the Internet; and
    the processor is coupled to the Internet.

14. (Previously Presented) A method of mining data, said method comprising the steps of:
    receiving from one or more subscriber servers user-identifying indicia and providing a first data set of user information;
    generating from the user-identifying indicia a key which corresponds to values indexed by one or more demographic databases having third party information relating to targeted market segments;

communicating the key to the one or more demographic databases;

receiving from the one or more demographic databases demographic information relating to the user-identifying indicia and providing a second data set of said third party information relating to targeted market segments;

applying said first and second data sets to one or more rules to determine a score predicting behavior relating to the user-identifying indicia; and

communicating the predictive score to the one or more subscriber servers.

15. (Previously Presented) A method according to claim 14 further comprising the step of the subscriber server determining whether or not to offer a user a product based on the score.

16. (Previously Presented) A method according to claim 14 further comprising the step of the subscriber server determining at what price to offer a product to a user based on the score.

17. (Previously Presented) A method according to claim 14 wherein the score is a propensity-to-purchase score indicating statistically a user's propensity to make a purchase.

18. (Previously Presented) A method according to claim 14 wherein the score is determined using a neural network.

19. (Previously Presented) A data mining system according to claim 1 wherein the score determined by the rule processor is a propensity-to-purchase score at least indicating statistically a likelihood that the user will make a purchase.

20. (Previously Presented) A data mining system according to claim 1 wherein the score is determined using a neural network.

21. (Previously Presented) A data mining system according to claim 1 wherein said third party information relating to targeted market segments includes household income, gender, age and occupation of the user.

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22.   (Previously Presented) A method according to claim 14 wherein said third party information relating to targeted market segments includes household income, gender, age and occupation of the user.